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<u>PATENT</u>

N THE UNITED STATES PATENT AND TRADEMARK OFFICE

Examiner: Dustin NGUYEN Applicant: **Gavin BREBNER** Art Unit: 2154 Serial No.: 09/765,067 Our Ref: 50990036US January 18, 2001 Filed: December 30, 2004 Date: For: "PROCESS AND APPARATUS FOR ALLOWING TRANSACTION Re: Response BETWEEN A USER AND A REMOTE SERVER"

RESPONSE

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In reply to the non-final Office Action mailed on October 15, 2004, an initial response to which is due no later than <u>January 15, 2005</u>, Applicant submits this paper. Please consider the following remarks. All remarks herein are made without prejudice.

Remarks/Arguments begin on page 2 of this paper.